ill in th	is information to ide											
Debtor 1	Paul V	. Harte	er			C	ned	k if this is:				
						100	1	An amended filing				
ebtor 2									ving postpetition chapt			
Spouse,	, if filing)							13 expenses as of t	the following date:			
Inited St	tates Bankruptcy Cou	rt for the:	MIDDL	E DISTRICT OF PENNSY	LVANIA		1	MM / DD / YYYY				
ase nur If known		1670										
Offic	ial Form 10	)6J										
Sche	edule J: Yo	our E	Exper	ises					-1			
Be as c	omplete and accu	rate as e is nee	possible ded, atta	If two married people ar ich another sheet to this	e filing together, both form. On the top of an	are ed	qua	illy responsible fo nal pages, write y	or supplying correct your name and case			
art 1:	Describe Your this a joint case?	House	hold									
	No. Go to line 2.											
	Yes. Does Debtor	2 live in	n a separ	ate household?								
	□ No	A40010001A0	3.04 (2.04 T) = 1. M. (1.16)									
	☐ Yes. Debto	r 2 must	t file Offici	al Form 106J-2, Expenses	for Separate Househol	d of De	ebto	or 2.				
	Do you have dependents?											
Do	you have depend	ents?	No.									
Do	you have depend not list Debtor 1 ar btor 2.		No Yes.	Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	ship to		Dependent's age	Does dependent live with you?			
Do Del	not list Debtor 1 ar btor 2. not state the		27-5225			ship to	0000					
Do Dei	not list Debtor 1 ar btor 2.		27-5225		Debtor 1 or Debtor 2	ship to	00000	age	live with you?			
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Schedule J: Your Expenses

page 1

Official Form 106J

0.2522.0				
Utili		102.00	0.00	
6a.	Electricity, heat, natural gas	6a.		275.00
6b.	Water, sewer, garbage collection	6b.	\$	75.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	(27)	85.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	7.	\$	150.00
	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	10.00
	onal care products and services	10.	\$	0.00
	ical and dental expenses	11.	\$	0.00
	sportation. Include gas, maintenance, bus or train fare.	392	eus Transcript	Nation 1
	ot include car payments.	12.	19.5%	100.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	10.00
	ritable contributions and religious donations	14.	S	0.00
5. Insu				
Do n	ot include insurance deducted from your pay or included in lines 4 or 20.	100-201	120	
	Life insurance	15a.		0.00
	Health insurance	15b.	2000	0.00
	Vehicle insurance	15c.	\$	83.00
	Other insurance. Specify:	15d.	\$	0.00
Spec		16.	\$	0.00
	illment or lease payments:			
	Car payments for Vehicle 1	17a.	\$	585.00
	Car payments for Vehicle 2	17b.	\$	0.00
	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
dedu	payments of allmony, maintenance, and support that you did not report as acted from your pay on line 5, Schedule I, Your Income (Official Form 106).	18.	\$	0.00
9. Othe	r payments you make to support others who do not live with you.		\$	0.00
Spec		19.		
. Othe	r real property expenses not included in lines 4 or 5 of this form or on Sche	edule I: Yo	our Income.	
	Mortgages on other property	20a.	\$	0.00
	Real estate taxes	20b.	\$	0.00
	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
Othe	r: Specify:	21.	+\$	0.00
	ulate your monthly expenses			0.00
	Add lines 4 through 21.		\$	2,565.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	2,565.00
	ulate your monthly net income.	2		
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,319.00
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,565.00
23c.	Subtract your monthly expenses from your monthly income.	(5:3	38	3/29/-67/60
	The result is your monthly net income.	23c.	\$	754.00
For ex	ou expect an increase or decrease in your expenses within the year after your ample, do you expect to finish paying for your car loan within the year or do you expect your cation to the terms of your mortgage?	ou file this mortgage p	form? payment to increa	ise or decrease because o
	NSAME S			

Official Form 106J

Schedule J: Your Expenses

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